

EXHIBIT A

Billion Dollar Settlement – Jason Baril on Finding Certainty Transcript

| Speakers Patrick Laing Jason Baril | |
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| Introduction | Welcome to Finding Certainty with your host and U.S. Army Veteran, Patrick Laing. Over the next hour, you'll learn from Patrick and his expert guests, how to attract more certainty into your business, and your life. Now here is your host, Patrick Laing. |
| Laing | Welcome to Finding Certainty. Our favorite day of the week is here. Look forward to it all week. Get together and discuss and impact ways that we can develop more certainty in our life. We say Finding Certainty, but finding is just one piece of that puzzle, right? We find it, we develop it, we uncover it, and uh, today we have a special guest that's doing exactly that for his clients and ours. Wanted to have him on with us, and uh, appreciate him taking the time. Jason, Jason Baril. |
| Baril | Hey, how are y'all doing. Um thanks for having me on Patrick. |
| Laing | Absolutely, um, when we found out about your project we immediately jumped on board, and obviously as you know started sharing with our clients, and uh, getting the word out. We're going to be talking a little bit about this really extraordinary opportunity that is available for probably for you, as a merchant, if not for you for those you know. Uh, we're going to, uh, dive into that and explain what it is exactly, how it works, and how it can benefit you. Um, but quick intro if we may, I always start out the call sharing a couple of reasons why I've invited this specific guest. And and first and foremost, Jason Baril is really an advocate for those in need. He's a, he's an attorney headquartered in ah Knoxville, Tennessee. One of the owners of uh, Betz & Baril, is the name of the firm. And uh, we'll get into Jason's story a little bit. But he's been fighting for those who needed representation, needed advocacy for a long time. And um, as an attorney you know, he sees ways to help empower and help create more certainty for his clients and that's what his platform been. That's what his mission has been throughout his career. So we're going to talk about that because that resonates with us here at Finding Certainty 100%. And then secondly, we're going to dig into this project we've been talking about. This is a, this is a um It's a, let me let me just give you a little bit uh background with it, and then I'll let you tell your story, if I might Jason. |
| Baril: | Sure um. |
| Laing | We were invited at Certainty Management which is our consulting firm we were invited to help out with this historic Visa/Mastercard settlement. It's a 20 year class action suit. It's gone through all of the appeals. Yeah it has to do with Visa/Mastercard overcharging |

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| | <p>their customers for their interchange fees. Um, again 20-year class action suits come to the end. It's gone through the appeals. They've decided, they they've agreed to settle. And they've, uh, earmarked about \$30 billion dollars for, uh, repayment of fees, uh, reduction of fees in the future, etc. etc. About \$5 half billion dollar that they're actually going to be refunding to their customers that have been overcharged between the years of 2004 and 2019. Well when we were asked to take part in it, there was about two weeks left on it. They said, uh, it's only this expires on May 31st. If you get the word out to some of your clients they should hear about it. So we said absolutely well well, this is free money, found money, or found dollars as we call them. So we'd be we'd be happy to help. Well about two weeks later we found out that they were extending this enrollment period. This opt-in period until the end of August. So August 30th, and uh, essentially because the Court does not want to give any of the money back to Visa/Mastercard and there's still a very small percentage, less than 2%, is what I've heard. Jason you can correct me if I'm wrong. But very small percentage of merchants that could qualify for this and have not heard about it. The majority of those who could opt into this have not yet heard about it. So they've extended it for three more months. We've got the entire summer to get the word out and uh, we are bringing on hundreds of customers who have a slice of this enormous settlement waiting for them. They just have to opt in. So I don't know how that was if that's a just a pretty good uh, quick summary Jason. if you uh we can dig into the details and I'm sure you'll uh you'll be able to open up uh, some more insights. But before we before we go there, let's uh let's go back in time a little bit and get to know you. Who is Jason Baril? How did he end up in Knoxville, Tennessee? Fighting for the, for advocating for those in need, and uh maybe tell us where you grew up and where you're from.</p> |
| Baril | <p>Sounds good. I, I, I know it doesn't sound like it, but uh, I grew up in Southern California, uh Los Angeles area, San Fernando Valley. Um, graduated from high school there. Uh worked at Circuit City for a few years and then, uh moved to Florida. Um started going to Junior College at Golf Coast Community College. Ended up graduating from Florida State University in 2001. Um, ended up in law school out in Oklahoma City, Oklahoma City University graduated from there. Um, met my ex-wife who was from Murphy North Carolina, and we kind of decided on moving to uh, Knoxville after. We tried Nashville economy was really bad at the time, so ended up moving to Knoxville. Um hung my</p> |

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| | <p>shingle and been doing that ever since. Uh started out doing uh, criminal defense and um, personal injury in around 2012. Got into doing social security disability nationwide. Um, ran one of the biggest disability practices nationwide, um for social security disability for years. And then in about 2018-2019, we started looking at this Visa/Mastercard case and getting involved in it. And started ramping up for it in 2019. It went up on appeal for uh, about five years, four years and some change. COVID slowed it down some. Um so it sat up on appeal and so we kind of just got back doing the things that we've been doing. Like personal injury and disability. And then when it came out on appeal, um and everything was affirmed, uh about this time last year. Uh we got back into signing up people helping people file for this thing. Um, you know it's one of those things too, you um, can have somebody help you like me. Um you're also more than welcome to go to the uh, payment card settlement.com, try to do it yourself. Um, the filing period's been open since December 1st. The filing deadline now is August 30th of 2 thousand and um 24. We do not think there'll be any other extensions. Now one caveat to that is if you have asked me five weeks ago if there would have been any extensions I would have told you absolutely nah. So um, it's one of those things you know, it's some some of the things with this it's like being the weatherman. You know you you predict something and it ends up going the exact opposite. Um, it's not rocket science, but uh, there's just variables with stuff. Uh in this case, and there's a lot of variables. This case is probably one of the longest languishing cases going on, um in one of the longest cases in judicial history at least. I mean started in 2005. We're now at 2024 we're going to be 20 years in on this thing before everything's paid out and wrapped up.</p> |
| Laing | Right. |
| Baril | <p>Um, and we anticipate people are going to get their money sometime the first half of next year. It is our best guess at this point. Um, we did think for the uh extension that it was going to be towards the end of this year but obviously the 90-day extension we think everything gets pushed back about 90 days. If that makes sense.</p> |
| Laing | <p>Yeah, so you you mentioned um, you talked about um defense attorney talking about you know personal injury social security and and uh, disability. I think of all of those things where somebody has been hurt right, somebody has been taken advantage of, been in an accident there's some sort of liability and the fact that you've really you talk about hanging your shingle and</p> |

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| | <p>and made that your focus there's a lot of different kinds of law, obviously, right? There's uh, I mean real estate and corporate and and you know working for the DA. I mean etc. etc., but but I think of you Jason, as I've gotten to know you as as kind of the people's attorney, right? You you are an advocate for those who need representation. They need that help. You mentioned that someone can go and do this on their own. I look at it a little bit like uh, the employee uh, employment or employee retention credit, or self-employed tax credit. You can do those things on you could have filed those on your own. But invariably you're probably going to do it wrong. You're probably not going to get as much as you could have gotten. You're, you're probably going to, I mean there's a very good chance you might mess it up, right? And when you work with someone like yourself, who you're a court-appointed attorney for this firm, or for this for this uh, settlement. You have direct access to the Visa/Mastercard portal. You can draw you can you you can make sure that it's done correctly and all the eyes are dotted and t's are crossed and so forth. And you've been working on it for years. I think it's uh, I think it's really important that people understand one, who you are and why, and two, why it's important to have your help. Um, anything you want to, any light you want to share on that or or shed on that.</p> |
| Baril | <p>Uh, yeah, so I and I agree with you. It's, I mean for me if my you know, for instance if my toilet breaks I'm calling a plumber to get them to fix it because I'm going to mess something up worse.</p> |
| Laing | <p>Umm.</p> |
| Baril | <p>There are some people that just tend to like to do things themselves. Most the people I think that are doing this are probably working with either somebody like me, or us. Um, I've helped now about 4,000 people with this case so it's something that we know the intricacies. Uh the different statuses that your case can go into whether it be conflict deficient, approved for zero dollars or approved with dollars and then we can take it from there and figure out, um what we need to do next. Um we can also you know, we also know that generally people's interchange fee rates, uh some people might think oh wow well I was paying 3%. Well it's not 3% that's going to be what we file your claim for. We're going to file your claim for the interchange fee that went directly to Visa/Mastercard. And in this particular case, um that generally is somewhere between 1.3 and 1.7 percent, and this case does fit in very nicely to some of the other things we've done where we're helping people with fighting against insurance companies or</p> |

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| | <p>fighting against the government to get people's money back. Because again it's that old David v. Goliath kind of thing. Where you've got uh, some giant trying to step on um, a bunch of what perceived ants or so forth. And so what we're able to do is, we're able to make sure that we go in there and maximize exactly, and make sure we get every penny that we can for you. Um and sometimes that's because you know with Visa/Mastercard. Another example will be, is you might think everything's under your EIN, but then we come to find out we only have a partial set of data. So then we'll run somebody social to get the other set of data. Why does that happen? I don't know for sure, but I, I, do know this. I do know that Visa/Mastercard has given their ISOS over the course of this period, and before and probably still do. Um incentives for writing new business. So since they track stuff with EIN, and if they switch something under somebody social. Looks like it's new business they get a higher commission than they would if they were just switching somebody from ISOA to ISOB. Um, so that's one of the reasons why I think we see that happen a lot. Um, and and there's various different things that happen, um with people sets of data on this as as we go through it. Um but what it means for uh your merchant is, if you're a merchant you processed a million dollars in claims, we're probably going to file a claim for you somewhere between \$13 to \$17,000 bucks, of which then we don't know what the prorata number is going to be until we get to the very end of this thing August 30th. Find out how many people filed and how many dollars and claims there are. So if you look at it like we'll round it up just a six that there's \$6 billion dollars sitting in a fund, and if there's \$6 billion dollars in claims everybody's going to get dollar for dollar. If there's 24 billion in claims, everybody's gonna get 25 cents on the dollar. And so what we do know about this case which is so interesting is that uh, what Visa/Mastercard was doing and why we're here, is they were running monopoly on American businesses charging us three to five times as much for processing than they did in other countries say like, Australia um, Britain. And so what the agreement is on this case essentially is they settled for 1% of what they made over that time period. So they made \$600 billion and they paid six billion and there's 18 million eligible merchants. If every merchant files for this everybody would get 1% the value of their claim. That's never going to happen, you know I mean. If we get to 10%, I think that' be pretty high. um and if it's 10% of merchants everybody get about 10% the value of their claim. I think if we end up more like a 5% or</p> |

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| | <p>something like that, then we're going to end up with people getting about 20% value of their claim. Of course nobody knows what that number is going to be until the filing deadline. Um there may be a huge surge in filings now. Um, because of the extension or there may not be. I, I, you know we've not seen anything suggesting that millions of businesses are going to flock to this. I, I think we're going to be at the you know mid to high 100 thousands of businesses that file. So you know 95% of businesses are going to be left out in the cold on something that they could have used and and would have been very helpful for them especially through what's going on now with the economy and and everything.</p> |
| <p>Laing</p> | <p>Well that's a that's a really good point because you know we do various things with our consulting business, and clients often say, well why, why haven't I heard about this, right? We, I, we have a program that can help any client get their federal student loans forgiven. It's not a new program. It's not a Biden, you know forgiveness program. These are legitimate legislations and regulations that have been in in place for for decades that can help a person to reduce or eliminate their federal student loans. And people say well why, why don't I know about this? Why haven't I heard about this? Was the same as the employee retention credit. It wasn't until brokers or or sales organizations or accounting firms started telling people about the ERC, that an influx of applications came in. How many people did the government tell about the ERC? Nobody, right? They passed legislation and then it doesn't get promoted. It doesn't get advertised. And so same as this. I mean Visa/Mastercard is not out telling people that there's this settlement money waiting for them. They just as soon get it back, right? Even though it's such a small percentage. And always it's a little baffling to me this 1% of their \$600 billion that they made, right? Um it's just it's crazy how much how much they have made off of their customers over the years.</p> |
| <p>Baril</p> | <p>I think what's crazy is we all think \$6 billion dollar being such an enormous amount of money. When really for them it it's just a drop in the bucket drop in the bucket.</p> |
| <p>Laing</p> | <p>Drop in the bucket. I mean yeah, yeah the fact it took them 20 years to get to that, over 1% says something about how they feel about their customers in my opinion. But um, we are up against our first break. We're uh, we're visiting with Jason Baril. He's the he's the owner or partner. Now you're a partner, right? You have a partner at Betz & Baril.</p> |
| <p>Baril</p> | <p>I do, I have a partner. Yep.</p> |

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| Laing | Right were you uh, did you start firm yourself and then bring them on or did you start it together? |
| Baril | Um, we so we we both left our last firm together. So we we started it together. Um yep. |
| Laing | So uh, Jason Baril. He's a he's an attorney in um, Knoxville, Tennessee. He's a court-appoint attorney to this historic uh, Visa/Mastercard settlement. We are, were gonna to go to break real quick but when we come back we'll dig into a little bit more about how this works. What you have to do to apply, etc. etc.? So don't go away. [PAUSE] All right. We are uh on break. I always say with the the uh YouTube video, we will uh, we keep we keep recording so. . . . |
| Baril | Okay. |
| Laing | People get the behind the scenes stuff. So well . . . |
| Baril | And and one of the things is the um the payment card settlement website, it's, it's a disclaimer of that has to be given. |
| Laing | Um hum. |
| Baril | So people can decide if they want to do it themselves. I'll tell you this though, 90% of people that try to do it themselves end up coming back to us. So. |
| Laing | Yeah, because it's not just as easy as typing in some information. You have to . . . |
| Baril | You have to create an account. Once you create an account, then you have to wait for data to come back to log in there. You have to, it's it's a process. It's following a set of rules and I mean merchants are busy. So they got things they have to do, and and trying to figure this out not generally in their wheelhouse. |
| Laing | Well and that's the point I always make is I'm a big believer in hiring professions to do what professionals do. And most of it comes down to, not only expertise. Not only the fact they'll do it better. But just the fact that they have the time to do it, that's what they do, right? Most merchants to your point, do not have time to add one more thing to their schedule, especially if they're not familiar with it, right? So, um, I mean. It's it's just kinda of a no brainer, but some people. People will try to uh, wear all those hats and and you know, figure it out. |
| Baril | Yeah, it becomes difficult. |
| Laing | Absolutely. Alright, we're coming back. |
| Break | [MUSIC] You are Listening to Finding Certainty with Patrick Laing. Have a question for Patrick or his guests. Join us on the show at 866/472-5790. that's 866/472-5790. Now back to the show with Patrick. |

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| Laing | <p>Welcome back to Finding Certainty. We're visiting with Jason Baril. He is uh co-founder and one of the partners with Betz and Baril. Uh the legal team that we're working with to facilitate this enormous uh, Visa/Mastercard settlement. As we were saying before the break, uh there's 5.54 billion almost \$6 billion dollars that's been set aside to refund overcharged interchange fees to merchants. And these are merchants who accepted Visa/Mastercard between January 1st 2004 and January 24th 2019. Uh it can be small or large. Um one of the questions we had right off the bat, uh Jason and you can comment on this if you'd like. But we said well what if uh Home Depot or someone opts in on this and takes up the entire you know the entire settlement about themselves. But correct me if I'm wrong, but my understanding is most of those large organizations Fortune 500s and others have actually opted out of this settlement of this uh portion of the class action suit, if you will.</p> |
| Baril | <p>I think it's roughly 8,000 merchants have um settled outside of this class action. It's your bigger merchants. It's your Walmarts your your Targets, those kind of merchants.</p> |
| Laing | <p>So why would they do that? Explain why that is.</p> |
| Baril | <p>Well one, they have lower interchange fee rates because of the amount of volume they do for one. Um, two they have big corporate counsels they can work out agreements with Visa/Mastercard separately. I guess that they're thinking is they're gonna get more than they would if they had stayed in the class action. Um . . .</p> |
| Laing | <p>Right.</p> |
| Baril | <p>I don't know if it's accurate or not, but I'm sure that they did get more than their 1%. Their 1% is if every business file. For instance, if every business was to file here of all 18 million businesses filed, then everybody would get 1% of their claim. Which is never going to happen. But I'm sure that they got a better deal than that.</p> |
| Laing | <p>Yeah, that's how we've been explaining it. You know it makes sense that they, they are going after them themselves. Right. They have their own legal teams. They don't have to split a portion off with the with with with the legal teams like yourselves that's been working on this for years. Uh, just to be clear, the uh the uh split with this class action is the clients get 60% of whatever that settlement amount is. 40% goes to the legal team. Um, people asks me about that. It's very common with a class action suit. There's a there's a split like that or a margin. And I always try to remind my clients that the firms that have been</p> |

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| | fighting this, working towards this have been doing so for 20 years at their expense. Right. They have been working for two decades now. And to try to make this come to past for their clients. So, um, that's a long time to be uh, funding something yourself and waiting to eventually recoup that investment. I think it's very reasonable that you uh, you're getting a piece and obviously that's uh, again it comes down to the fact that it's found money. Right. If I said if I gave you \$100 would you give me back 40 of it. Who wouldn't do that, right? You have to pay for the uh for the legal work. You have to pay for the marketing. You have to pay for the administrative help. There's all these expenses that are coming out and most of those expenses have come out previous to you ever getting paid. And so is that is that a good explanation or anything you'd want to add to that Jason? |
| Baril | I, I, mean I think so you know the the thing is is that the and the thing is if we don't get that person anything they don't owe us anything. Um . . . |
| Laing | Right. |
| Baril | And there's various reasons why that can happen. Um for instance certain uh certain ISOS or like Square doesn't report very well with the portal, etc. Um there there's just different things that come up or people think that they process between 2004 and 2019 and then find out that they opened up business in 2020, or they shut down in 2003. Those kind of things happen. |
| Laing | Right. |
| Baril | Um our timelines are not as perfect as sometimes we think they are. Um when we remember. So um there there's various things that happen. Um you know and then there's also we we get a lot of claims we process where people have only a couple hundred dollar claim and you know uh or if they have we have some that have million dollar claims. It's all across the board ut but we want to be there to help everybody we can. Um it's important we want to help the smaller merchants. We want to help the larger merchants. Um because this is a historic opportunity uh for merchants to get some money in and help grow their businesses from a um a corporate entity that has been taking more than their fair share for many years. This has been going on before this started before this lawsuit started too. There was a I believe there was a lawsuit before this that settled. Um in I want to say it settled in 2000, 2003 or 2004. I can't remember like right before this one uh got filed. And in that one I don't think if I recall from what I read, I don't I didn't work on that case I'm not old enough um. But um, in that |

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| | case, I, I believe that money went back to Visa/Masterd because there weren't enough claims filed uh to even hit the prorate number. And that was something I think that this judge wanted to make sure didn't happen. |
| Laing | It's the uh extension, right? |
| Baril | The yeah the extension was given for to try to get more participants in as well as um the court administrator in this is Epiq. And Epiq uh does a lot of Court Administration for uh a lot of class actions or mass tort cases. And they also request requested the extension because of the amount of conflicts and stuff that they're having to work through to help give them some more time to um get get through the hundreds of thousands of cases that they've now received. If that makes sense? |
| Laing | When you say conflicts you mean um something comes in it's a zero balance settlement and and the client disputes that or |
| Baril | So we can talk about the different categories of things the conflict is. Um there's various reasons for conflicts. Um the first reason is that the merchants went in there created an account. Uh generally didn't finish doing anything. Um they come to us. They sign up with us. Now we filed on their behalf and they filed on their behalf. So that that's a conflict, that's a direct conflict with uh with the merchant. On that it's very easy for us to fix. We send an email to um the Court Administrator, letting them know that they've chosen us to represent them. We include them on it. They confirm it. And then we wait a couple weeks and we have then we get access, um is generally the way that that works. Um another type of conflict is this again this case has been going on since two thousand and um and five. And there have been companies signing merchants up for this since I want to say as early as 2008. I know 2012 for sure. And so imagine this. You sign up for this in 2010 or 2011. And then um you see something else about it. You almost even if you do remember that you signed up for this 15 years ago which you probably don't. You think that this is something different and that didn't pan out. And so then you have the first firm you have where working on it and now you have another firm working on it. Which would be us and so in those instances, we get with those other firms and we work out an agreement as to who's going to take the case. Who's going to work the case. And the client has to agree. Once that's done, if we, if they choose us, then we then have access to it we file everything on their behalf. And then sometimes we will split the fee with the other firm or vice versa. Uh those are things that happen |

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| Laing | Right. |
| Baril | because both firms have had had the file if that makes sense. Um the other type of conflict we see is in this one here, I've just made the decision when this happens we just get out of the case. It's they filed with us and they filed with six other firms. And I don't know what the purpose is there. I but it's for for me that's just something we don't want to work on at this point. if they filed with six other people that seems like more than a memory issue at that point. And maybe it is a memory issue, I don't know, but it's just something that we we just withdraw. Let the other firms decide how they want to deal with it. And I think a lot of the other firms end up withdrawing on those type of cases as well. Um just because |
| Laing | It's sounds a little uh skeptical, right? A little . . . |
| Baril | Correct, yes correct and that's only about 5% of the time. But it does happen. Um there is another type of conflict that occurs and that sometime in this one here has happened to us. I want to say three or four times. What it is is that we will file on behalf of the owner of the company and there's already something pending, and it's pending with somebody else who really doesn't have authority but they said that they were the owner of the business etc. In those instances we file the documentations that the documentation that shows that our client is the owner of the business. And then that gets us access to it. Um that that's very rare that that's happened, but I want to say it's happened. I know it's happened at least twice, but it might have happened three or four times with us. So ... |
| Laing | Okay. Well with with anything you're going to have some fraud where somebody's trying to abuse the system. That's that may be the case with the client who's filed with multiple law firms but, you know this is a, this is a unique situation because the Court Administrator is going to see that name multiple times, right? It's not going to, correct me if I'm wrong, but it's not possible for someone to pull a fast one or to double dip on this because it is going to come out in the wash. They might try, but it's not gonna it's not going to work. |
| Baril | Ah, yeah I I mean, I don't know how it's going to work, but I can tell you this signing up for six law firms you're just basically probably talking yourself out of any representation at that point. |
| Laing | Right. |

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| Baril | Uh you know, I mean I don't know if the theory there is if I sign up six with six different law firms, I'm gonna get paid six different times. I, I'm not sure. Again it doesn't happen a lot, but when we see it, we just it's it's just something that we've chosen that we don't want to work on. And and a lot of the other firms have made that same choice. |
| Laing | Well most customers that we've talked to are really thrilled to hear about this right? And our entire business is built on these types of services where there are funds available through a tax credit recovery or a settlement like this or a grant. You know there are cost reduction measures and others in 99% of the things that we do, there is zero upfront or out-of-pocket cost. Um we get paid when we produce results. And so this fit real real well into our Bailey Wick. Um we do run into customers who are skeptical, right? Who think it's think it sounds too good to be true. How do you answer those questions when a customer says, you know, I, I, this sounds scammy to me, you know. I I can't |
| Baril | Well, there there's different types of objections. We get um and so one of one of the objections is this, well I'd love to do this but I don't want my Visa/Mastercard terminal taken away from Visa/Mastercard. You know they're going to take away my stuff and then I'm not going to be able to process Visa/Mastercard and it's not worth whatever how many thousand dollars I'm going to get. And and generally, I'm able to have a discussion with that person and let them know that, hey look, this case is settled there's not going to be any retribution for you doing this. Uh they're not going to come take your machines away. They're not going to tell you you can't use Visa/Mastercard anymore. And that usually clears up that objection. Uh another objection is |
| Laing | Come back and raise your rates later to make up for it, right? |
| Baril | Yep, not raise your rates later and that's something we'll talk about too here in a little bit is the other Visa/Mastercard settlement that just recently happened so merchants know. And that's not something that we're involved with but it's something that I think like merchants should know about that because they should be saving money starting I believe next year. Um seven basis points and then four basis points after three years because of Visa/Mastercard continuing to keep people's rates up. But we'll get to that. Um the next objection that we hear is that this is a scam. Well I can take you to the court of approved website, uh payment card settlement.com. I can there there's stuff all over the internet to show people that this is not a scam. Um and but that's probably the number one or number two objection. The other |

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| | objection we get that's very high is um people will say well I'm gonna do this and I'm going to end up getting a dollar seventy two. You may get a \$1.72 in this case if you processed only \$100,000 in Visa/Mastercard or couple hundred, couple thousand dollar in Visa/Mastercard transactions. But this is a opt in class action not an opt out. I think a lot of times where people get those very small checks those are called opt out class actions where you have to opt out so basically everybody gets paid. |
| Laing | Right. |
| Baril | Um the other difference with this class action is not everybody's, not getting the same amount it's based off of how much did you process. So it's not based off of did you have a Visa/Mastercard terminal and you're going to get X. It's based off of did you process Visa/Mastercard and how much were you processing. The more that you're processing the more money you're generally going to get, is um with a slight variable on the interchange fee The interchange fee is generally between 1.3 to 1.7%. Seen it as low as 0.9. Seen it as high as 2.2-2.3% on some other merchants. |
| Laing | Mmhum. |
| Baril | So you know obviously if you've got a 2.3% interchange fee rate and you processed, uh a million dollars and somebody else has a 1% interchange fee rate and they process \$2 million you're going to still get more than the person that processed \$2 million because your interchange fee rates more than double. |
| Laing | 100%. |
| Baril | Uh those are rare those instances. |
| Laing | Well it's you it's a standard response for our team that you have nothing to lose. We're not asking for a fee upfront. You know you you will, if you get funds back which we expect you will and it could be substantial, that's when we get paid. We get paid for performance. We get paid for results. And and and as I was saying before about the law firms like yourselves who've worked for years on this, we put our money where our mouth is. We've been we we've gone to the expense to get the word out, to do the work to process and facilitate these sorts savings or this these sorts of settlements. And with the with the um with the object right with the clear intent to produce results. And that's when we get paid. We get paid out of the savings or we get paid out of the settlement and so we have a vested interest to make this work for you. Otherwise we did all of that work and spent all of that time and made squat. Right? |
| Baril | Correct! |

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| Laing | So anyway, we're uh this this hour always goes by really fast. We're up against our next and last break. Give a second for our advertisers to look at you and you to look at them. We'll be right back with Jason Baril of Betz & Baril. All right. |
| Baril | Um we we may want to talk about uh the Visa/Mastercard case that settled for \$30 billion it's going forward, I think starting next year. Seven basis points people to have their rates lowered by their ISOS. |
| Laing | Yeah. |
| Baril | I think four basis point. Four basis points after that there there's nothing that my firm does with that but it's something that we each, we're definitely trying to let all the merchants know that we're helping etc. because I think it's one of those things if you don't know about it, somebody else may get the reduction on the on your rates. |
| Laing | Right. Is it something they need to opt in for and apply for? |
| Baril | No, this, not. No, I think they just need to know about it and they need to reach out to their ISO and tell their ISO like, hey I know that this case settled when am I going to see, when am I going to start seeing my break on this . . . |
| Laing | Reduction. |
| Baril | . . . because what could happen and I'm not saying that this will happen, but happened is that the ISO could try to add that money into their side and then the merchant never gets it. If . . . |
| Laing | Interesting. Yeah, well it's unfortunate that happ- kinda of stuff happens but um . . . |
| Baril | But if you have the knowledge of it then you're going to be in a better situation to to probably make sure you get what what you're entitled to. |
| Laing | You know our our team, I'm. Whenever I bring on a new rep or a new reseller for us we're, I tell them the two biggest objections we run into are uh, some skepticism. They think it sounds too good to be true. Uh but then also it's just time, right? People are too busy to stop and listen long enough to understand it. Goes back to why we hire professionals, right? So . . . |
| Baril | Yes. |
| Laing | Yes we're coming back. |
| Break | [MUSIC] You are listening to Finding Certainty with Patrick Laing. Have a question for Patrick or his guests join us on the show at 866/472-5790, that's 866/472-5790. Now back to the show with Patrick. |
| Laing | And we're back on Finding Certainty. Every week we uh meet with guests, we unpack topics and subjects and movements and so |

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| | <p>forth that are all contributing to the certainty level of our clients, our friends, and our communities. Uh this is a great example. This uh Visa/Mastercard settlement that we're talking about because obviously, if you have funds that are available to you they're waiting for, you there's no reason why you wouldn't want to access those funds. It's like a tax free fund that's sitting there waiting to be wired to they just need your bank account, right? Or it's a a self-employed tax credit that's waiting for you if you were a 1099 during 2020 and 21 you can get up to \$32,000. It's just waiting for you if you apply. Our biggest job and our biggest challenge or hurdle or task as a as a firm, here at Certainty Management, is getting the word out. Invariably we find that when people hear about these programs, if they'll stop long enough to listen and understand it. Go to the website, read a little bit of info and and opt in, they can participate. It's that easy. Applies with everything we do. Invariably though most of the time as soon as they know about it they tell others about it. We'd encourage you if you're listening. If you know a small business if you know a business that accepted Visa/Mastercard during 2004 to 2019, let them know this exists. Get the word out. Shh, because if they don't opt in, they won't be able to share in it. All they have to do is go to certaintyteam.com/settlement that's our our website that explains how it works, or you can go to certaintyteam.com/Visa-MC and it tells you all about it. Jason and I on the break we're talking about um the fact that there's another settlement that's underway. It's a \$30 billion dollar settlement that is a reduction in fees. Might explaining that real quick Jason.</p> |
| Baril | <p>Yeah there was uh recently a settlement with Visa/Mastercard and this is from the time, this is actually going forward in time and I believe it starts either sometime later this year or the beginning of next year. Where uh Visa/Mastercard has to lower your rates by seven basis points for three years, and then four basis points years four and five. Um as part of, again, I'm not as familiar with that lawsuit, but I'm assuming it has to do with the basis of the same thing running a monopoly and and charging American businesses um, excessive uh fees. And so that's something that it's important for merchants to know because I just don't think it's going to just show up on every merchant statement. And so if you don't know about it if you don't bring it to the attention of your ISO, that you know about it you may not receive it somebody else may get it. I, I don't I don't know. So but it's important that's why I want to let all merchants know about that. And it's not something that we can help them with, but it's something that they need to know about</p> |

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| | <p>familiarize themselves with to make sure that they're the ones who get the credit and not someone else in the chain of the Visa/Mastercard um line. If that makes sense?</p> |
| <p>Laing</p> | <p>Right. Well like we were saying before, with any of these programs the government isn't promoting them and advertising the Visa/Mastercard certainly isn't promoting it. They're hoping to get funds back, uh same thing with this. If you don't, you don't get what you don't ask for, right? In this case, you will not receive your share of this settlement unless you opt in. It's a very simple process. You go to the website I mentioned earlier, the certaintyteam.com/settlement. You enter your your business information. Just your contact information and then we send you a DocuSign agreement. It's a retainer agreement with Betz & Baril. Very simple, it's just your contact info, email etc., your EIN number. That is how they research your claim. Uh if you used your social security number that's okay, but typically it's through your EIN. And um they can get the amount that you charge. That's what that's another objection we've run into now, and then is well I have no idea where those statements are they're in boxes out in my out in my warehouse, right? To have to go find all those and you don't, right? You just as long as you get a EIN number and your your name, and business name, and and so forth. Jason and his team will be able to research . . .</p> |
| <p>Baril</p> | <p>We where're able to pull that data uh through the portal which which is really nice. One other thing too is there there might be some people on here listening who were in business and they went out of business because of COVID. Um if you're not in business anymore, but you process Visa/Mastercard during this time frame, please re reach out to us, or please uh reach out to somebody or try to file yourself. You're still eligible. It's the, it's if you process between 2004 and 2019, there is no element to this that says you still have to be in business processing. Uh obviously on the lawsuit that we were just talking about, the \$3. billion dollar one. You'd still have to be in business processing to get that one. But this one here, if you went out of, if COVID knocked you under or you just retired or whatever, you these funds you're still eligible for. As long as you process between 2004 and 2019. There's no requirement that says you still have to be in business in 2024 to get those funds.</p> |
| <p>Laing</p> | <p>Yeah it's a really good point. You know and if you're nice enough and you have their info and if you did buy it from somebody halfway through that, let them know so they can apply as well, right? If uh maybe you purchase the bus- the business in 2010,</p> |

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| | <p>someone else whoever you purchased it from is eligible for that for six years. And so we tell everybody if if you didn't own it for the entire 15 years let whoever did know so they can apply as well. And if you do own multiple entities, let us know that when you opt into our website. There's a question how many entities do you do you own. Let's make sure we apply for all of them and make sure we get every dollar available to you. Um and again let Betz—let Jason and his team at Betz & Baril do the leg work for you. You've got two</p> |
| Baril | <p>And if you don't know, just fill it out. I mean worst case scenario it's going to come back as a zero doll claim and then we can go ahead and uh go from there. But what we don't want to do is, we don't want to say well I think I processed under, I have three, I think I processed under these two and really you processed under the other one, and one of those. And so then we end up only getting half your data and then you get half the amount of money. . . .</p> |
| Lain | Right. |
| Baril | <p>I would rather if you if you have an EIN and you think they also may have ran stuff under your social fill that out for both. Uh we we can run it pretty quick. Figure out what's going on. Um generally we're getting people's uh we're getting people's data back in about two to three weeks right now. Um this was a little bit quicker up until they gave the extension they gave the extension and um I think it kept them from not being under the gun so much. So things have slowed down a little bit, but that that data getting the data back is going to pick up here soon. Because we're going to be back under that same gun that we were under operating under a month ago.</p> |
| Laing | <p>So Jason, why would there be a zero sum. I mean somebody knows whether they took Visa or Mastercard or not. So why do you get some back that just say zero?</p> |
| Baril | <p>Uh well one thing is if it's Square. Square is just not recording on this. Um is one of the things. Intuit may not be as well. Uh for whatever reason. It's the software that's used so it doesn't pull anything in the portal. Um another reason is is that people sometimes think they have an EIN but again they may have switched ISO providers in 2004 to somebody else, and they put it under their social to make it look like new business. And they stay with that person for 15 years so that. So the first thing that we do is when something comes back zero is we generally say do you have any other EINs or let's run your social. Because or we'll have sometimes we get incomplete data sets where it we'll show</p> |

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| | no data from 2012 to 2014. Invariably 80% of the time if we run that person social that money seems to show up, during those years, during that time. It's just they switched providers and they made it look like it was new bus— writing new business. |
| Laing | Well it's one reason I would never want to try to do it myself because I've owned businesses over the years and we switched merchant processors multiple times, right? And as you're jumping back from this one has a better deal this year, and that one has a better deal, and this is a new piece of equipment to try to figure all that out on my own, I'd rather slip my wrists. I mean it's not |
| Baril | You you could have 100 ISOS come into you and 100 ISOS are all going to have a better deal for you than what you have. Uh and there they're may, it's interesting the way that they're able to move money around on this stuff. Where everybody ends up, you're still paying about the same, but many times you think you're getting a much better deal. But at the end of the day, because you remember they'll charge you one rate for uh a regular Visa card, but then if you have a Hilton's honors card, the merchants getting charged a higher percentage for these Loyalty cards. Uh the merchants are the ones who pay for the Loyalty cards not, the not Visa not Mastercard, not the not Marriott or Hilton. |
| Laing | I did not know. I did not know that, that's that's that's interesting. Well we're coming up toward the end of the show. Anything that anything else Jason you feel like uh is important to share. |
| Baril | Well uh you know the deadlines August 30th. Uh the sooner you get your paperwork in the faster we can turn the stuff around. Make sure stuff's accurate. Uh you know if you wait till second week of August, and you come to us we may still be able to help you. But if there's a glitch somewhere and data is under something, else and you don't give us all that information, we just may not be able to get you as much as if you give us a little bit more time with this. There's um because it does take some time for stuff to come back and people. We we're inundated with so much information nowadays, from so many different places. That we just don't remember what we were doing five years ago let alone 15 or 20 years ago. |
| Laing | Mmhmm |
| Baril | And so it's when we bring when we bring the picture of the data back sometimes that uh will jog somebody's memory. |
| Laing | Mmhmm |
| Baril | And they'll say oh wait I did have another EIN, or you know what we close that and boom and then we can run that. It happens every |

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| | day, so not saying that's going to be uh person's listening particular case but somebody that listening it will be their particular case. |
| Laing | Well it's it's important to remember that if you wait till the last minute you might miss out. There may be a a backlog of applications and if you miss that deadline you may miss out. And if you're a large enough organization that could be a significant loss. I mean we've had clients that processed millions in millions of dollars in that 15-year period. And they they they're getting it in, and making sure it's in, and making sure all those you know eyes are dotted and t's are crossed. Because they don't want to miss out on what could potentially be hundreds of thousands if not millions of dollars from this settlement. And so I I would say just don't delay. You know make sure that if you you believe you can participate and it's better safe than sorry. Um and also as I said earlier, make sure you get in but make sure you spread the word too because the worst thing would be to have a friend or loved one who didn't get in. Missed out on that deadline, and then they come back to you, and they say what the heck man why didn't you tell me about this? You just got 600 grand back from Visa/Mastercard and I'm as big as you or bigger and you never even brought it up man. You might you might hurt a friendship there if you don't uh spread the word. So. All right well we are up against the end of the show. You know Jason you started in California. Ended up out in Florida. You've gone Coast-to-Coast. And was it Oklahoma you said for law school. |
| Baril | Oklahoma law school, and I'm in Tennessee now. |
| Laing | Now you're in Tennessee. So you've kind of seen both ends of the country a little bit of, uh of middle America. You know my big my my last question for you is how long have you had the southern draw, that Tennessee draw as a California boy. You sound like you grew up down south man. |
| Baril | It's just, I pick it up pretty fast. Uh I assimilate very well. Um if I go to California, you put me out in California for two weeks, I'll be talking like a surfer. |
| Laing | There you go. Yeah that's funny well we uh we appreciate you spending some time with us today. Um you know just because whoever it is the government, Visa/Mastercard that who, whoever it is has not done a good job of spreading the word about a program like this, does not make it real, does not make it does not make it legitimate, right? We find programs like this on an ongoing basis that are absolutely incredible. Can be a real blessing for you, and they're hiding under the rug. They're they |

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| | fallen through the tax code. They're just sitting there. I mentioned our Student Loan program before. It's it's the same way we've we've eliminated over a quarter billion dollars in federal student loans for over 16,000 students, and most people don't even know it exists. They don't know that it's out there. This is another good example. There are ways out there if you're listening to create more certainty in your life, and in your business. Jason thanks for sharing with us one good example. Thanks for being on the show today. |
| Baril | Thank you for having me Patrick. |
| Laing | Have a fantastic weekend everybody and uh enjoy yourself. If you haven't applied yet. Come see us. Just go to certaintyteam.com/settlement . Have any questions our contact information is there we'd be happy to help. And uh thanks so much have a have a fantastic weekend. And we will see you next week. All right we're done on the audio. Still going on the YouTube. Uh we we appreciate all your help. I gotta say and I'm going to do a shout out on YouTube that Baylyn is fantastic. I don't know how she fits into the picture. Is she an executive assistant? Is she your partner? Is she but |
| Baril | She's she's my um she she's my right-hand person on this. So she basically, um she knows just about about, she knows as much about this as I do, and maybe even more on some stuff. So. |
| Laing | Wow she she's been really great to work with and we're enjoying helping out. Um I think we'll be able to bring in a lot more customers over the next couple of months, so thanks for thanks for including us in this opportunity. And shout out to Tom Gazway and his team, and everyone else. Um we love finding projects like this that we can bless lives and put dollars back into our customers pockets. That's what we do. We help them make more and keep more. We encourage them to give more. And uh this is a great way to help do that. So um appreciate your time man thanks. |
| Baril | Thanks thanks for having me. |
| Laing | Thanks for being on the call and have a great weekend yourself we will we'll be in touch. I'm sure we'll talk lots more. |
| Baril | All right talk to you later. Bye. |
| Laing | Okay thanks boss. Well it's another good example what we do here at Certainty Management. Um I love the fact and if I can just close with this, that everything we do puts value in our clients pockets, in their lives back into their businesses. And we never have to ask for a check, right? It is so refreshing to say to someone there's no upfront cost, no out of pocket cost. We can create 15 free benefits for you at zero cost to you and zero impact to your |

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| | <p>employees. Or we can analyze your print copy contract, cut it in half and save you 30 to 60% on average. At zero upfront out of pocket cost to you. You don't even have to switch vendors to do that. You're a hospital or a surgical center. Let us take a look at your zero balance patient accounts. These are accounts that um have already been paid. They've been denied by the insurance companies. We can go get an additional 22% on average from those accounts. The list goes on and on. You're a 1099, a gig worker, a small business who was in business during the pandemic, from 2020 to 2021, let's go get you the self-employed tax credit. You can get up to \$32,000 dollars, and we only get paid if we can get you funds. We get a piece of it. With this settlement, if we get you the funds. If we can help you successfully opt in and receive this settlement. We get a piece of it. So we're in this together. We have a vested interest in helping you make more and keep more. We're a veteran-owned company. We watch out for veterans. We watch out for our friends and neighbors. We watch out for our communities. That's what we do. If you're not sure who we are or what we do visit us at certaintyteam.com. Check out more of our radio shows, certaintylive.com. Reach out to us let us answer your questions. If you'd like to we'd be pleased to to help and we'd be honored to assist if we can. I wish you the very best. Have a great time. Have a great weekend. And we will talk to you later. Thanks.</p> |